



Justine Clark and her two children display some of the many items she got free via her refunding habit. See story this page to learn how it was done. By the way, she feeds family of four for just \$8 a week, too, with her saving coupons and refunding. (MIRROR photo by Ron-At)

By NAN WATERS

Could you feed your family of four, plus a cat, for \$8 a week?

Could anybody, in these days of unbelievable inflation, come away from the supermarket with a week's groceries and household products, after totting up only eight shrunken dollars?

Justine (Jaye) Clark, 4 Forti-first St. in Carbonale, does...every week. And she does it without holding up the checker, or using food stamps.

How?

She's a refunder...a consummate refunder who cuts and clips, trades, begs and borrows, cuts-off coupons, and manufacturers' refund coupons on her way to instant prosperity.

Compulsive

"I'm compulsive about it, I admit," says the bright, bubbly brunette Wayne Highlands reading specialist, at her home on the west side of the city.

Yet her compulsive hobby, pays off, to the tune of some \$5,000 per annum. About \$1,000 of this is in cash, and the rest in refunds, discounts and manufacturers' premiums.

Plus, Jaye's a contest buff who has won every contest WCGL has ever had, together with a \$2,000 cruise, a free trip to Disneyworld, \$650 worth of meals, you name it, she's won it, or tried to win it.

Take, for example, the clunky red 10-speed bike parked by her kitchen door. "I went into Wall's (furniture store) to try to win it," says Jaye, "and while I was there, I bought the curio cabinet." The cabinet, a tall, handsome fixture in her dining room, which holds her collection of decorated Easter eggs, was purchased from Wall's entirely with...you guessed it, money earned through refunding.

What's more, she won the bike!

A celebrity

Jaye Clark's somewhat of a celebrity with her postman, Joe Cousins, who is happy when he reaches 4 Forti-first St. (he empties most of his mailbox there), and at her bank where she deposits all of the little refund checks she gets in the mail in an interest-bearing savings account.

That interest...Jaye says proudly, "pays the \$40 or \$50 a month I spend on postage."

And how much time does this busy homemaker and student (she's currently on sabbatical, attending the University of Scranton nights to obtain a degree in

school administration) devote to her highly lucrative avocation?

About an hour or so a day, since by this time she has it down to a science. She began her refunding and contest techniques years ago, but really in earnest during a maternity leave when she had one of her children...Matthew, 5, and Melody, 2½...and then did it during lunch hours when she returned to her teaching job. Even one of her students traded coupons with her.

And yet Jaye Clark, successful as she is at saving through refunding, is willing to "share the wealth," i.e., share her money-saving techniques with others.

She is a member of Scranton Area Refunders' Club, which meets bi-monthly, on alternate Wednesdays, from 6:30 to 9 p.m. in the Community Room at Veterans' Mall. (They're meeting tonight, Oct. 7, and again Oct. 21. You can drop in any time during the meeting, if you're interested in getting started.)

She trades refunds with about 30 others all over the United States. The local club even holds refunders' conventions, and her fellow club members attend conventions in other areas.

It's important to trade with people out of the area, Jaye feels, since manufacturers do not always publish the same coupons in all areas of the country. She also subscribes to, and advertises for, refund coupons in a publication called *Moneyville*, which publishes lists of new offers. It's located at 181 Jackson St., Lewisville, Pa., 17340. Six issues cost \$6, and 12, \$10.50.

And where does Jaye Clark do most of her shopping? "I shop there or four markets a week, but I always go back to Shop-Kite in the Eynon Shopping Plaza...because they double everything" (i.e., they give double the manufacturer's coupon value).

"I only shop where they double or triple," she says. "I have a friend in Waverly, N.Y., who told me next time Shop-Kite gives triple coupons, she wants me to call her and she'll come down."

She is also addicted to the huge Eynon area Shop-Rite because they have refund coupons numbered, behind the courtesy desk, and "you have to ask for them by number. They just give you one, so everybody is treated fairly."

The courtesy of Shop-Rite personnel in "automatically doubling everything" means a big savings for Jaye, and rates high on her list of powers regarding refunding.

And how exactly does she manage to spend only a few dollars each week to

sustain her family?

By using cents-off coupons, methodically catalogued in her coupon saver ("It's worth about \$500 right now"), by buying nothing...but nothing...unless it's free or with coupons, or on sale...and most important of all, forgetting brand loyalties.

Jaye prides such companies as Proctor and Gamble, which is "the most generous," together with Carnation, Ragu, General Mills and General Foods.

She files her proofs of purchase, including up to...universal price codes, the funny little lines on packages...by companies, and boxes, wrappers, and labels in her basement.

In addition to the refunds she receives on her household products and foodstuffs, Jaye's house is filled with items she has received free...manufacturers' premiums, such as the kids' M&M's where's a thermos, Corningware, a Pringle's chips bag, sports jackets from Alim toothpaste. She gives these as gifts, too.

As far as contests are concerned, Jaye believes in entering mostly local ones first, since you have more of a chance there.

Or, in national contests, in trying for the lesser prizes, since you may be up against "four million entries for the big ones." For \$12 annually she subscribes to *Contest Newsletter*, published by Roger and Carolyn Trydall, P.O. Box 1099, Fernandina Beach, Fla., 32034.

Does luck play a big part in winning, the MIRROR asked Jaye Clark.

"Maybe some luck, but skill is just as important," she's still winning. Egg McMuffins from WCDL's contests...she's a ten-a-half...but her big dream can't be left to its administration, but these things do happen."

Although none of the half dozen witnesses subpoenaed by Chelik's attorney, Lawrence Morin, and subsequently called by Attorney Michael J. Egan Jr., who represented Chelik, actually saw the guidance counselor strike Chelik, Yurgosky stated that "the state has established a prima facie case."

Chelik's decision followed Egan's request for a dismissal of the charges based on insufficient evidence. Chelik, of 703 Plank Road, Mayfield, was on the witness stand for some 90 minutes. He testified that at about 2:25 on the morning of Thursday, Sept. 10, he was teaching 12 seniors in room 102 at the school, when Ichikawitz knocked on the

Several recent fires termed arson jobs

By PETE SMITH

Fire that damaged a vacant home on Dickinson Avenue last Tuesday night in Carbonale has been termed "definitely arson," Bill Burrell, Carbonale fire chief told THE MIRROR. This is the fourth fire that the state police fire marshal has been called in to investigate in the past two weeks.

Other fires being investigated by the fire marshal include a Sept. 16 blaze that heavily damaged the home of Fred Toleric, 97 Archibald St., Carbonale, the Sept. 21 blaze that erupted in the home of Judy Calabro, 45 Garfield Ave., Carbonale, the superintendent of the Carbonale Area School District and a Sept. 26 fire that broke out at a vacant home owned by Eugene Ogaraly, located at 77 Williams Ave., Carbonale.

Chief Burrell noted that the Toleric investigation is still continuing and that its cause is still undetermined. He reported that the fire marshal has termed the cause of the Calabro fire as arson. He is also labeling the Williams Avenue fire as "suspicious."

Firesmen received the call of the Dickinson Avenue blaze over the phone at 10:41 p.m. and responded two trucks to 12 Dickinson

Ave. The first arriving units, according to the report found that fire had erupted in the rear corner of the first floor extending through the second floor and up through the roof of the vacant wooden structure.

Firefighters under the command of Chief Burrell had the blaze under control quickly and were finally able to snuff it out within two hours. Thirty-three firemen fought the blaze.

Chief Burrell said the fire marshal investigated the scene of the fire on Thursday before listing its cause. Responding to the blaze were Engine 4 with Ed Gray and Truck 1 with Tom Beckman.

Owner of the building, which is for sale, was listed as John Koeber of Scranton.

The Archibald Street fire on Sept. 16 heavily damaged Toleric's modular home. Chief Burrell explained that the heat from that blaze was so intense that firefighters wearing breathing apparatus could not stay inside.

Firefighters also had problems getting to the scene that night as they had responded to a false alarm across town and had trouble turning the trucks around on the narrow streets.

Burrell said that no one was at home in the

Toleric home at the time of the fire and felt that had someone been there they would have never escaped safely.

The Sept. 21 fire at the home of Judy Calabro heavily damaged the attic of the home and seems to have started in a closet on the second floor in one of the bedrooms, fire authorities noted. The rest of the home received heavy smoke and water damage.

Firesmen pressed the city's aerial truck into service at the fire in an effort to help stem the blaze.

Meanwhile Burrell is listing the fire that broke out on the back porch of a vacant home at 77 Williams Ave., as suspicious. A fire report noted that the back porch was engulfed when first-arriving units pulled up in front of the home. Fortunately, firefighters confined the fire damage to the back porch of the structure and went on the scene for only one hour.

Fire reports note that the Toleric fire was reported at 9:07 p.m., the Calabro fire, although reported by a passing policeman at 2:10 a.m., had been burning for some time, and the Williams Ave. fire broke out at 2:45 p.m.

Council seeks state's help in preparing 1982's city budget

Carbonale City council Monday night passed a resolution asking the state's help in preparing the 1982 city budget.

The resolution, introduced by Councilman Albert "Abe" Calzola, officially requested the assistance and aid of the Municipal Consulting Services Division of the state's Department of Community Affairs.

The resolution passed with a 6-0 vote (Councilman Frank Grecco was absent).

There will be no cost to the city.

Following the vote, several members of council expressed their thoughts on the resolution.

Councilman Michael Toleric explained that the city had earlier gotten help from the state agency, but rejected some of the suggestions it made.

"They suggested laying off cops," Toleric said, noting that at the time laying off city police officers also meant losing CETA

officers.

"It's still a good thing," the solon added since the city gets some ideas and suggestions from the agency's help.

Councilwoman Charlotte Moros asked her fellow councilmen, "We've paying two men \$33,000 a year and we have to bring in help?" — a reference to the salaries paid the city's managing director and the city's finance officer.

Lakeland counselor guilty of harassment

By NAN WATERS

A Lakeland Junior-Senior High School guidance counselor who had been accused of striking a fellow teacher the first morning of the school year, was found guilty of harassment, and fined a total of \$118 in a two-hour, 50-minute hearing Friday before District Magistrate Donald A. Yurgosky of Jerny.

Charles E. Ichikawitz, who is also president of the teachers' union, and athletic director at Lakeland, had the simple assault charge brought by Alexander J. Chelik, social studies teacher and mayor of the Borough of Mayfield, dismissed by the magistrate.

Yurgosky fined Ichikawitz, of 210 Carnation Drive, Clarks Summit, \$50 plus costs, together with \$40 restitution for Chelik's medical bills.

High esteem

In rendering his decision after the lengthy, tension-wrought session, Yurgosky noted that he "holds both men, Chelik and Ichikawitz, in high esteem," and added that the defendant had never been in trouble before. He also stated that "it's a shame that the problems of the Lakeland School District cannot be left to its administration, but these things do happen."

Although none of the half dozen witnesses subpoenaed by Chelik's attorney, Lawrence Morin, and subsequently called by Attorney Michael J. Egan Jr., who represented Chelik, actually saw the guidance counselor strike Chelik, Yurgosky stated that "the state has established a prima facie case."

Chelik's decision followed Egan's request for a dismissal of the charges based on insufficient evidence. Chelik, of 703 Plank Road, Mayfield, was on the witness stand for some 90 minutes. He testified that at about 2:25 on the morning of Thursday, Sept. 10, he was teaching 12 seniors in room 102 at the school, when Ichikawitz knocked on the

door and asked to speak with him. Chelik said, under oath, he stepped into the hall and Ichikawitz asked, "Why didn't you tell me you had applied for the job of sophomore class advisor at the faculty meeting?" Before he could reply, Chelik said, Ichikawitz struck him on the left cheek, and he fell backwards.

Chelik testified he said, "That was a silly thing to do," and that the guidance counselor, as he walked away, said, "That's only the beginning. The worse is yet to come."

The post, which was awarded to Chelik at the Lakeland School board meeting the previous evening, Sept. 9, pays \$110 annually.

Robert E. Gligarelli, secondary principal at the school, testified under questioning by Attorney Moran that he told Ichikawitz about 9 o'clock the morning of the incident that Chelik had been appointed to the tenth grade class advisory and that the defendant remarked, "I'm happy for him."

Under cross-examination by Egan, the principal testified that he saw the guidance counselor in the school corridor shortly after the alleged incident, and Ichikawitz denied anything had happened. Gligarelli also stated he was "going to wait a day or two to sit down with the people involved, and try to handle it internally."

Out of my hands

But when Chelik and his attorney, came to him the following Monday, asking for protection for Chelik from Ichikawitz, "I realized it was out of my hands administratively."

Gligarelli also testified that the "board meeting the night of Sept. 9, which I attended, was the first time I knew Chelik had applied for the job of sophomore class advisor." He said he receives lists of applicants for faculty jobs that are posted, but "Chelik's name never appeared on mine."

In an unusual tactic, Attorney Egan called Attorney Moran to the stand. He

asked Moran, who is an assistant in the district attorney's office, why he visited Yurgosky's office after the reported incident to approve the private complaint filed by Chelik.

Moran replied it is "customary when the magistrate's office is located at a distance from the courthouse, as in Carbonale," Moran, who is a resident of Archibald, admitted he is a friend of Chelik's, and is in fact, solicitor for the Borough of Mayfield, of which Chelik is mayor. The attorney stated he investigated Chelik's complaint as he would any other, to see if it warranted prosecution.

Attorney Egan called Lakeland assistant principal Raymond M. Cucco to the stand. Cucco said under oath he saw Chelik after the alleged incident, that he was upset and his left cheekbone was red, but that he (Cucco) didn't question Ichikawitz.

John Yanzick of Heart Lake, R.D. Jerny, and Kevin Luzzo, of Mayfield, both 17, and both students in Chelik's problems of democracy senior class the morning of the reported incident, testified that they had seen Ichikawitz come to the door, and saw him in the hallway.

Luzzo told Egan he "did not see the guidance counselor strike Mr. Chelik," and that he "did not know of any student who saw the incident."

Yurgosky commended both senior students for their mature "handling of themselves on the stand at age 17," and thanked them for being present.

Brad A. Bowerman, a Lakeland social studies teacher subpoenaed by the court, testified under questioning by Attorney Egan, and called by Egan, said he was teaching next door to Chelik's room the morning of the alleged incident, and that he "saw Ichikawitz in the hallway, and heard loud noise."

The hearing, which began at 10 a.m. in Magistrate Yurgosky's courtroom, adjourned following his decision at 12:50 p.m.